

LISTING OF CLAIMS:

1-15. (cancelled)

16. (previously presented) A data sale immediate settling method comprising the steps of:

providing a user with a prepaid card linked to a database; and

executing an action chain including validating the prepaid card by comparing a user-input password number, input by the user, with a current password number stored in the database, wherein,

a different user-input password number and a different current password number is required for each of plural transactions,

a first validation of the prepaid card uses a system-set first-time password number stored on the database as the current password number,

after each validation, the user sets a new user-set password number as the current password number stored in the database, and

after the first validation of the prepaid card, validation of the prepaid card requires successful comparison of a currently user input password number to the stored current password number.

17. (previously presented) The method of claim 16,  
wherein the prepaid card is a virtual card.

18. (previously presented) The method of claim 16,  
wherein,

the prepaid card comprises a physical card carrying  
duplicate information carried in the database,

the prepaid card comprises a serial number, the first-  
time password number, and an expiration date printed on an  
exterior surface of the physical card, and

the database comprises the serial number, the first-  
time password number, and the expiration date of the prepaid  
card.

19. (previously presented) The method of claim 18,  
wherein,

the first-time password number is concealed below of  
scratch-off covering.

20. (previously presented) The method of claim 16,  
wherein,

the database includes a database record corresponding  
to the prepaid card and comprising a serial number field storing  
a system-assigned serial number, a first-time password number  
field storing the system-assigned first-time password number used

for a first time validation of the prepaid card, and a user-set password number field for storing the user-set password number reset as the current password number by the user subsequent to each validation of the prepaid card, a monetary balance field storing a monetary balance available to the user, and

comprising the further step of:

subsequent to the validation of the prepaid card, a action of subtracting a price being necessary for distribution from monetary balance field to update the monetary balance field by reducing a value of the monetary balance field by the price being subtracted.

21. (previously presented) The method of claim 20, wherein, the database record further comprises:

an issue date field, an expiration date field, a card monetary face value field, a transaction product/service number field , and a transaction date field, each having a one-to-one correspondence with the prepaid card.

22. (previously presented) The method of claim 20, comprising the further steps of:

a portal site, located between a user and the database, receiving from the user an input of the card serial number and the currently user input password number;

the portal accessing the database and validating the prepaid card by comparing the received user-input password number with the current password number stored on the database.

23. (previously presented) The method of claim 22, wherein the portal site is connected to the user and to the database via the Internet.

24. (previously presented) The method of claim 22, wherein the portal site is connected to the user via a telephone line.

25. (previously presented) The method of claim 24, wherein the user orally inputs the password number to the portal.

26. (previously presented) The method of claim 23, wherein,

the portal site further receives user input of the serial number and confirms the expiration date of the prepaid card to the database prior to validating the prepaid card.

27. (previously presented) The method of claim 26,  
wherein,

after validation of the prepaid card, the portal site  
i) requests the user to input the new user-set password number,  
ii) receives the new user-set password number from the user, iii)  
sends the received new user-set password number to the database  
to be stored, in the user-set password number field, as the  
current password number required for a next validation of the  
prepaid card.

28. (previously presented) The method of claim 26,  
wherein,

a next successful validation of the prepaid card  
requires the portal site i) to receive from the user another  
password number input, and ii) to successfully compare the  
received another password number input with the current password  
number stored in the user-set password number field of the record  
of the prepaid card within the database.

29. (previously presented) The method of claim 24,  
wherein the user orally inputs the password number to the portal  
site and the portal site orally responds to the user, via a  
telephone call.

30. (previously presented) A data sale immediate settling method comprising the steps of:

executing an action chain including validating a user's card by comparing a user-input password with a current password stored in a database, wherein,

a different user-input password and a different current password is required for each validation of the card,

a first validation of the card uses a system-set first-time password stored on the database as the current password,

after each validation, the user sets a new user-set password as the current password stored in the database, and

after the first validation of the card, subsequent validation of the card requires successful comparison of a currently input user input password to the stored current password in the database.

31. (previously presented) The method of claim 30, wherein,

the card comprises a physical card carrying duplicate information carried in the database, and

the card each comprises a serial number, the first-time password number, and an expiration date printed on an exterior surface of the physical card.

32. (previously presented) The method of claim 30,  
wherein,

the database includes a database record corresponding to the card and comprising a serial number field storing a system-assigned serial number, a first-time password field storing the system-assigned first-time password used for a first time validation of the card, and a user-set password field for storing the user-set password reset as the current password number by the user subsequent to each validation of the card, a monetary balance field storing a monetary balance available to the user, and

comprising the further step of:

subsequent to the validation of the card, a action of subtracting a transaction price for distribution to a vendor from the monetary balance field to update the monetary balance field by reducing a value of the monetary balance field by the price being subtracted.

33. (previously presented) The method of claim 32,  
wherein, the database record further comprises:

an issue date field, an expiration date field, a card monetary face value field, a transaction product/service number field, and a transaction date field, each having a one-to-one correspondence with the card.

34. (previously presented) The method of claim 32,  
comprising the further steps of:

a portal site, located between a user and the database,  
receiving from the user an input of the card serial number and  
the currently user input password;

the portal accessing the database and validating the  
card by comparing the received user-input password with the  
current password stored on the database.

35. (previously presented) The method of claim 34,  
wherein,

after validation of the card, the portal site i)  
requests the user to input the new user-set password, ii)  
receives the new user-set password from the user, iii) sends the  
received new user-set password to the database to be stored, in  
the user-set password field, as the current password required for  
a next validation of the card.